

1 SENATE JOINT MEMORIAL 10

2 47TH LEGISLATURE - STATE OF NEW MEXICO - FIRST SESSION, 2005

3 INTRODUCED BY

4 Dede Feldman

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8 FOR THE LEGISLATIVE HEALTH AND HUMAN SERVICES COMMITTEE

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10 A JOINT MEMORIAL

11 EXPLORING THE BENEFITS AND FEASIBILITY OF REQUIRING HEALTH  
12 INSURANCE COMPANIES TO OFFER DISCOUNTED PREMIUMS FOR ENROLLEES  
13 WHO PARTICIPATE IN APPROVED HEALTH PROMOTION ACTIVITIES OR  
14 WELLNESS PROGRAMS.

15  
16 WHEREAS, health promotion is the art of helping persons  
17 change their lifestyles to move toward a state of optimal  
18 health; and

19 WHEREAS, lifestyle changes can occur through a combination  
20 of efforts to enhance awareness, change behavior and create  
21 environments that support good health practices; and

22 WHEREAS, a variety of health promotion and wellness  
23 programs are available that have been designed to educate and  
24 encourage persons to make voluntary behavioral changes; and

25 WHEREAS, these changes can reduce health risks, increase

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1 work productivity, enhance well-being and reduce the overall  
2 cost of health care; and

3 WHEREAS, many premature deaths and illnesses can be  
4 prevented and quality of life for millions of people can be  
5 enhanced through regular exercise, consumption of healthy and  
6 nutritious foods, use of techniques to manage stress and  
7 avoidance of smoking and excess alcohol; and

8 WHEREAS, many employers have begun incentive programs to  
9 encourage employees to engage in healthy activities in order to  
10 reduce claims experience and thereby lower the premium cost of  
11 covering their employees; and

12 WHEREAS, automobile insurance policies routinely offer  
13 discounts for responsible and safe driving records, enrollment  
14 in driver education courses and other preventive activities;  
15 and

16 WHEREAS, health insurance policies could offer discounted  
17 premiums for specific, identified health promotion activities;

18 NOW, THEREFORE, BE IT RESOLVED BY THE LEGISLATURE OF THE  
19 STATE OF NEW MEXICO that the department of health, in  
20 conjunction with the insurance division of the public  
21 regulation commission, be requested to conduct a study to  
22 explore the benefits and feasibility of requiring health  
23 insurance companies to offer discounted premiums for enrollees  
24 who participate in approved health promotion activities or  
25 wellness programs; and

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1 BE IT FURTHER RESOLVED that this study include a  
2 projection of the amount of potential reduction in health  
3 insurance premiums that could be achieved by such a  
4 requirement; and

5 BE IT FURTHER RESOLVED that the effect of employee health  
6 promotion and wellness programs on the overall health and  
7 productivity of employees, and on the cost of claims to  
8 employers offering these programs, be explored; and

9 BE IT FURTHER RESOLVED that recommendations on the nature  
10 of programs and activities that would constitute an approved  
11 health promotion or wellness program be identified; and

12 BE IT FURTHER RESOLVED that the findings and  
13 recommendations of this study be presented to the legislative  
14 health and human services committee in October 2005; and

15 BE IT FURTHER RESOLVED that copies of this memorial be  
16 sent to the secretary of health and to the superintendent of  
17 insurance of the public regulation commission.